

# Middle School FACS Lesson: “Real-Life Budget Challenge”

## Time

60–75 minutes

## Learning Objectives

Students will:

- Create and manage a simple budget
  - Make trade-offs between needs and wants
  - Explain financial decisions using reasoning
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## Lesson Overview

Students take on a **real-world scenario** where they must budget limited money across categories like food, entertainment, and essentials.

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### 1. Hook (5–8 min) — *Make It Personal*

Ask:

“If someone gave you \$50 for the week, what would you spend it on first?”

Students:

- Quick list (independent)
- Turn & talk

**Teacher Move:**

Write common responses on board and label them:

- Needs

- Wants
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## 2. **Mini-Lesson (10 min) — *Keep It Short + Visual***

Teach just enough:

- What is a budget?
- Needs vs. wants
- Fixed vs. flexible spending

Use simple examples:

- Phone bill = fixed
  - Snacks = flexible
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## 3. **Main Activity: “Weekly Budget Challenge” (30–35 min)**

### **Scenario (give each group):**

“You are a middle school student with \$75 for the week. You must cover your expenses.”

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### **Budget Categories (example)**

Give students a price list:

- Lunch/snacks
  - Transportation
  - Entertainment
  - Savings (required: at least \$5)
  - Miscellaneous
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### **Group Work (3–4 students)**

Each group must:

- Decide how to spend their \$75
  - Stay within budget
  - Justify choices
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### **Add Realistic Constraints (this is where learning happens):**

Add 1–2 “surprise cards” per group:

- “You lost your lunch one day—buy food”
- “Friend invites you to a movie (\$12)”
- “You need school supplies (\$8)”

This forces **decision-making and flexibility**.

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## **4. Strategy: Share & Compare (10–15 min)**

Groups present:

- Their budget breakdown
- One tough decision they made
- What they would change

**Class Discussion Prompts:**

- Who saved the most?
  - Who spent the most on wants?
  - What would happen over a month?
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## **5. Exit Ticket (5 min)**

Choose one:

- “One thing I learned about money...”
  - “A smart money choice I would make now...”
  - “One mistake I made today was...”
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## **Built-In Best Practices**

This lesson intentionally includes:

- ✓ Real-world simulation
- ✓ Student choice within limits
- ✓ Problem-solving (not just math)
- ✓ Collaboration with accountability
- ✓ Reflection on decisions